

Case 12-12020 (MG)

Page 25 of 77

Exhibit 1

EXHIBIT 1

Deanna Horst

Join LinkedIn and access Deanna Horst's full profile. It's free!

As a LinkedIn member, you'll join 300 million other professionals who are sharing connections, ideas, and opportunities.

- See who you and **Deanna Horst** know in common
- Get introduced to **Deanna Horst**
- Contact **Deanna Horst** directly

[View Deanna's full profile](#)

Deanna Horst's Overview

Chief Claims Officer at **GMAC ResCap**

Senior Director Clams Management at GMAC ResCap
 Vice President, Business Risk and Controls at GMAC ResCap
 Vice President, Credit Risk - Senior Credit Officer at GMAC Bank
 Director, Quality Asset Management at GMAC-RFC
 VP Client Services Manager at Old Kent Mortgage
[see less](#)

Loyola University Maryland

454 connections

Deanna Horst's Experience

Chief Claims Officer

GMAC ResCap

Public Company; 10,001+ employees; Financial Services industry
 October 2013 – Present (1 year) Fort Washington, PA

Claims and Client Recovery

Senior Director Clams Management

GMAC ResCap

Public Company; 10,001+ employees; Financial Services industry
 July 2012 – October 2013 (1 year 4 months) Fort Washington, PA

Vice President, Business Risk and Controls

GMAC ResCap

Public Company; 10,001+ employees; Financial Services industry
 July 2011 – July 2012 (1 year 1 month) Fort Washington, PA

Vice President, Credit Risk - Senior Credit Officer

GMAC Bank

Public Company; 10,001+ employees; Banking industry
 August 2006 – July 2011 (5 years) Fort Washington, PA

Director, Quality Asset Management

GMAC-RFC

Public Company; 10,001+ employees; GM; Financial Services industry
 August 2001 – August 2006 (5 years 1 month) Chevy Chase, Maryland

VP Client Services Manager

Old Kent Mortgage

1997 – 2001 (4 years) Baltimore, Maryland Area

Originating Branch Manager and Mid-Atlantic Training and Technology Manager.

Deanna Horst's Education

Loyola University Maryland

MBA, Business

2004 – 2006

Deanna Horst's Skills & Expertise

Mortgage Lending Regulatory Affairs Business Continuity Credit Risk Loans Mortgage Banking Claims Management
 Repurchase Management

View Deanna Horst's full profile to...

- See who you and **Deanna Horst** know in common
- Get introduced to **Deanna Horst**
- Contact **Deanna Horst** directly

[View Deanna's full profile](#)

9/20/2014

Deanna Horst

Join LinkedIn and access Deanna Horst's full profile. It's free!

As a LinkedIn member, you'll join 300 million other professionals who are sharing connections, ideas, and opportunities.

- See who you and **Deanna Horst** know in common
- Get introduced to **Deanna Horst**
- Contact **Deanna Horst** directly

[View Deanna's full profile](#)

Deanna Horst's Overview

Chief Claims Officer at **GMAC ResCap**

Senior Director Claims Management at GMAC ResCap
Vice President, Business Risk and Controls at GMAC ResCap
Vice President, Credit Risk - Senior Credit Officer at GMAC Bank
Director, Quality Asset Management at GMAC-RFC
VP Client Services Manager at Old Kent Mortgage

[see less](#)

Loyola University Maryland

454 connections

Deanna Horst's Experience

Chief Claims Officer

GMAC ResCap

Public Company; 10,001+ employees; Financial Services Industry
October 2013 - Present (1 year) Fort Washington, PA

Claims and Client Recovery

Senior Director Claims Management

GMAC ResCap

Public Company; 10,001+ employees; Financial Services Industry
July 2012 - October 2013 (1 year 4 months) Fort Washington, PA

Vice President, Business Risk and Controls

GMAC ResCap

Public Company; 10,001+ employees; Financial Services Industry
July 2011 - July 2012 (1 year 1 month) Fort Washington, PA

Vice President, Credit Risk - Senior Credit Officer

GMAC Bank

Public Company; 10,001+ employees; Banking Industry
August 2006 - July 2011 (5 years) Fort Washington, PA

Director, Quality Asset Management

GMAC-RFC

Public Company; 10,001+ employees; GM; Financial Services Industry
August 2001 - August 2006 (5 years 1 month) Chevy Chase, Maryland

VP Client Services Manager

Old Kent Mortgage

1997 - 2001 (4 years) Baltimore, Maryland Area

Originating Branch Manager and Mid-Atlantic Training and Technology Manager.

Deanna Horst's Education

Loyola University Maryland

MBA, Business

2004 - 2006

Deanna Horst's Skills & Expertise

Mortgage Lending Regulatory Affairs Business Continuity Credit Risk Loans Mortgage Banking Claims Management
Repurchase Management

View Deanna Horst's full profile to...

- See who you and **Deanna Horst** know in common
- Get introduced to **Deanna Horst**
- Contact **Deanna Horst** directly

[View Deanna's full profile](#)

<http://www.linkedin.com/in/deannahorst>

→ declaration reads "Chief Claims Officer for the ResCap Liquidating Trust"; declaration also claims she is Chief Claims Officer for "Residential Capital, LLC and its affiliates" [emphasis added]

→ declaration claims she started in June

→ declaration claims she ended in June

→ declaration states Director, Responsible Lending Manager (2001)

Case 12-12020 (MG)

Page 28 of 77

Exhibit 2

EXHIBIT 2

9/20/2014

Moody's places \$7.6 billion of GMAC serviced RMBS ratings on review for possible downgrade

MOODY'S
INVESTORS SERVICE**Announcement:**

Global Credit Research - 27 Sep 2010

New York, September 27, 2010 — Moody's has placed the ratings of 319 tranches of 114 deals of GMAC serviced residential mortgage-backed securities (RMBS) on review for possible downgrade due to specific servicing concerns. The rating action impacts \$7.6bn RMBS. In addition, 462 tranches of 80 other GMAC serviced deals that Moody's placed on review for possible downgrade on March 4, 2010, continue to be under review for possible downgrade.

Ratings Rationale:

The rating action is triggered by the irregularities in GMAC Mortgage, LLC's (GMACM) foreclosure process that have recently come to light. This month, the company provided direction to real estate brokers to suspend evictions and REO property sales in 23 states. The suspension is intended to give GMACM time "to address a potential issue that was raised in a number of existing foreclosures challenging the internal procedure" the company used for filing affidavits as required by courts in certain states. Given that state attorneys general in non-judicial states are also exploring GMACM's processes, Moody's believes that the scope of the investigation might not just be limited to the 23 judicial states. As a result, impacted loans from all states were included in the analysis.

GMACM has stated that one or more of its employees had signed affidavits without firsthand knowledge as to whether facts stated in the document were accurate. Some states laws require that the person preparing the affidavit have personal knowledge of the facts stated in the affidavit. In addition, according to a deposition by an employee of the company, a notary did not witness the signatures.

GMACM's improper affidavit preparation procedure could cause the GMACM serviced RMBS securitization trusts to experience higher losses due to (i) extended foreclosure and liquidation times, with some foreclosures possibly having to be redone and (ii) litigation costs, including class-action suits, that could result in legal expense, damages and other court fees.

Questions also arise over the legality of earlier foreclosure proceedings and the future process the courts may take to remedy the situation. It is still uncertain how courts will view cases of borrowers who have been evicted from their homes using the flawed foreclosure process.

While transaction documents might require GMACM to reimburse the trusts for litigation and other costs arising from violation of servicing standards, GMACM is a subsidiary of C rated Residential Capital, LLC (RFC). In case of a default, the losses might have to be absorbed by the trusts.

To determine the scope of the potential impact, Moody's reviewed the balance of loans in GMACM serviced deals that have already been through the foreclosure process. These include properties that are currently held for sale (REO status) or have been liquidated in the last three years. Moody's estimated the liquidated loan balances by adjusting the cumulative losses to date by assumed loss severities of 40% for jumbo, 50% for alt-A, and 70% for subprime and scratch and dent pools. Deals are being placed on review for possible downgrade if the exposure of such loans expressed as a percent of current outstanding balance of the deals exceeds 1% for jumbo, 3% for alt-A and 5% for option ARM, subprime and scratch and dent pools.

In addition, Moody's has placed on review for possible downgrade the rating on the Class A notes (currently rated A2 (sf)) issued by GMACM Mortgage Loan trust 2010-1 ("the FHA transaction").

The FHA transaction is backed by mortgage loans that are guaranteed by the U.S. Department of Housing and Urban Development ("HUD") under either the Federal Housing Authority ("FHA") or the Veterans Administration ("VA") insurance programs. However, in order to qualify for these insurance benefits, HUD requires GMAC Mortgage to meet certain underwriting and servicing standards as detailed in program guidelines. If GMAC Mortgage fails to comply with these standards, HUD may deny its claim under the insurance program, thus resulting in unreimbursed losses. As the collateral consists of non-performing mortgage loans, the FHA transaction has significant exposure to claim denials. Based on our estimates, 11% of the original balance of the FHA transaction consists of mortgage loans that have gone through the foreclosure process in states that are subject to GMAC Mortgage's self-imposed suspension of evictions and REO sales.

9/20/2014

Moody's places \$7.5 billion of GMAC serviced RMBS ratings on review for possible downgrade

The heightened risk of claim denials on the insured loans in the transaction and potential legal expenses in case of lawsuits against the trust are the primary drivers for placing the rating on the class A notes of the transaction on credit watch for possible downgrade.

March Actions:

In March, certain transactions were placed on review for possible downgrade in response to certain servicing practices that created credit concerns in the event of a servicer bankruptcy. Specifically, GMACM utilized a limited number of trust custodial accounts shared by multiple securitization trusts, rather than typical trust-specific accounts. Also, netting of excess custodial account collections against servicer advance obligations across trusts raised concerns in bankruptcy.

GMACM addressed these issues by establishing trust-specific custodial accounts and limiting netting to within individual trusts. In addition, GMACM also addressed adverse sub-servicer practices involving the use of ineligible trust custodial accounts and commingling of trust collections with collections on mortgages owned by Ally Financial Inc., GMACM's corporate parent. GMAC-RFC, as master servicer, established new accounts at highly rated financial institutions, that segregate trust and corporate collections.

However, the ratings of the 462 tranches totaling \$4.5 billion remain on review because of the foreclosure process issues disclosed by Ally. Of these, some deals are also on watch for poor performance of the underlying collateral.

For all the deals in this action, GMACM acts as the primary servicer and GMAC-RFC as master servicer. RFC (rated C) wholly owns its subsidiaries GMACM and GMAC-RFC. Ally Financial Inc. (formerly GMAC, Inc) (rated B3) in turn owns RFC.

During the review period, Moody's will assess the extent of the increase to foreclosure and REO timelines, effectiveness of new procedures and any financial impact to the RMBS trusts. For the FHA transaction, in addition to the above information, Moody's will also seek to identify the affected mortgages in the pool and understand HUD's position on these mortgages.

Other methodologies and factors that Moody's may have considered in the process of rating this transaction are found in the Rating Methodologies sub-directory on Moody's website. In addition, Moody's publishes a weekly summary of structured finance credit, ratings and methodologies, available to all registered users of Moody's website, at www.moody.com/SFQuickCheck.

A list of these actions including CUSIP identifiers may be found at:

Excel: http://v3.moody.com/Mewresearchdoc.aspx?docid=PBS_SF219903

San Francisco
Eric Fellows
VP - Senior Credit Officer
Structured Finance Group
Moody's Investors Service
JOURNALISTS: 212-553-0376
SUBSCRIBERS: 212-553-1653

New York
Debashish Chatterjee
Senior Vice President
Structured Finance Group
Moody's Investors Service
JOURNALISTS: 212-553-0376
SUBSCRIBERS: 212-553-1653

Moody's Investors Service
250 Greenwich Street
New York, NY 10007
USA

MOODY'S
INVESTORS SERVICE

9/20/2014

Moody's places \$7.5 billion of CDOs in service of RMBS rating agency for possible downgrade

"MOODY'S"). All rights reserved.

CREDIT RATINGS ISSUED BY MOODY'S INVESTORS SERVICE, INC. ("MIS") AND ITS AFFILIATES ARE MOODY'S CURRENT OPINIONS OF THE RELATIVE FUTURE CREDIT RISK OF ENTITIES, CREDIT COMMITMENTS, OR DEBT OR DEBT-LIKE SECURITIES, AND CREDIT RATINGS AND RESEARCH PUBLICATIONS PUBLISHED BY MOODY'S ("MOODY'S PUBLICATION") MAY INCLUDE MOODY'S CURRENT OPINIONS OF THE RELATIVE FUTURE CREDIT RISK OF ENTITIES, CREDIT COMMITMENTS, OR DEBT OR DEBT-LIKE SECURITIES. MOODY'S DEFINES CREDIT RISK AS THE RISK THAT AN ENTITY MAY NOT MEET ITS CONTRACTUAL, FINANCIAL OBLIGATIONS AS THEY COME DUE AND ANY ESTIMATED FINANCIAL LOSS IN THE EVENT OF DEFAULT. CREDIT RATINGS DO NOT ADDRESS ANY OTHER RISK, INCLUDING BUT NOT LIMITED TO: LIQUIDITY RISK, MARKET VALUE RISK, OR PRICE VOLATILITY. CREDIT RATINGS AND MOODY'S OPINIONS INCLUDED IN MOODY'S PUBLICATIONS ARE NOT STATEMENTS OF CURRENT OR HISTORICAL FACT. MOODY'S PUBLICATIONS MAY ALSO INCLUDE QUANTITATIVE MODEL-BASED ESTIMATES OF CREDIT RISK AND RELATED OPINIONS OR COMMENTARY PUBLISHED BY MOODY'S ANALYTICS, INC. CREDIT RATINGS AND MOODY'S PUBLICATIONS DO NOT CONSTITUTE OR PROVIDE INVESTMENT OR FINANCIAL ADVICE, AND CREDIT RATINGS AND MOODY'S PUBLICATIONS ARE NOT AND DO NOT PROVIDE RECOMMENDATIONS TO PURCHASE, SELL, OR HOLD PARTICULAR SECURITIES. NEITHER CREDIT RATINGS NOR MOODY'S PUBLICATIONS COMMENT ON THE SUITABILITY OF AN INVESTMENT FOR ANY PARTICULAR INVESTOR. MOODY'S ISSUES ITS CREDIT RATINGS AND PUBLISHES MOODY'S PUBLICATIONS WITH THE EXPECTATION AND UNDERSTANDING THAT EACH INVESTOR WILL, WITH DUE CARE, MAKE ITS OWN STUDY AND EVALUATION OF EACH SECURITY THAT IS UNDER CONSIDERATION FOR PURCHASE, HOLDING, OR SALE.

MOODY'S CREDIT RATINGS AND MOODY'S PUBLICATIONS ARE NOT INTENDED FOR USE BY RETAIL INVESTORS AND IT WOULD BE RECKLESS FOR RETAIL INVESTORS TO CONSIDER MOODY'S CREDIT RATINGS OR MOODY'S PUBLICATIONS IN MAKING ANY INVESTMENT DECISION. IF IN DOUBT YOU SHOULD CONTACT YOUR FINANCIAL OR OTHER PROFESSIONAL ADVISER.

ALL INFORMATION CONTAINED HEREIN IS PROTECTED BY LAW, INCLUDING BUT NOT LIMITED TO, COPYRIGHT LAW, AND NONE OF SUCH INFORMATION MAY BE COPIED OR OTHERWISE REPRODUCED, REPACKAGED, FURTHER TRANSMITTED, TRANSFERRED, DISSEMINATED, REDISTRIBUTED OR RESOLD, OR STORED FOR SUBSEQUENT USE FOR ANY SUCH PURPOSE, IN WHOLE OR IN PART, IN ANY FORM OR MANNER OR BY ANY MEANS WHATSOEVER, BY ANY PERSON WITHOUT MOODY'S PRIOR WRITTEN CONSENT.

All information contained herein is obtained by MOODY'S from sources believed by it to be accurate and reliable. Because of the possibility of human or mechanical error as well as other factors, however, all information contained herein is provided "AS IS" without warranty of any kind. MOODY'S adopts all necessary measures so that the information it uses in assigning a credit rating is of sufficient quality and from sources MOODY'S considers to be reliable including, when appropriate, independent third-party sources. However, MOODY'S is not an auditor and cannot in every instance independently verify or validate information received in the rating process or in preparing the Moody's Publications.

To the extent permitted by law, MOODY'S and its directors, officers, employees, agents, representatives, licensors and suppliers disclaim liability to any person or entity for any indirect, special, consequential, or incidental losses or damages whatsoever arising from or in connection with the information contained herein or the use of or inability to use any such information, even if MOODY'S or any of its directors, officers, employees, agents, representatives, licensors or suppliers is advised in advance of the possibility of such losses or damages, including but not limited to: (a) any loss of present or prospective profits or (b) any loss or damage arising where the relevant financial instrument is not the subject of a particular credit rating assigned by MOODY'S.

9/20/2014

Moody's places \$7.6 billion of CMAA's bonds in RMBS ratings and review for possible downgrade

To the extent permitted by law, MOODY'S and its directors, officers, employees, agents, representatives, licensors and suppliers disclaim liability for any direct or compensatory losses or damages caused to any person or entity, including but not limited to by any negligence (but excluding fraud, willful misconduct or any other type of liability that, for the avoidance of doubt, by law cannot be excluded) on the part of, or any contingency within or beyond the control of, MOODY'S or any of its directors, officers, employees, agents, representatives, licensors or suppliers, arising from or in connection with the information contained herein or the use of or inability to use any such information.

NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY SUCH RATING OR OTHER OPINION OR INFORMATION IS GIVEN OR MADE BY MOODY'S IN ANY FORM OR MANNER WHATSOEVER.

MIS, a wholly-owned credit rating agency subsidiary of Moody's Corporation ("MCO"), hereby discloses that most issuers of debt securities (including corporate and municipal bonds, debentures, notes and commercial paper) and preferred stock rated by MIS have, prior to assignment of any rating, agreed to pay to MIS for appraisal and rating services rendered by it fees ranging from \$1,500 to approximately \$2,500,000. MCO and MIS also maintain policies and procedures to address the independence of MIS's ratings and rating processes. Information regarding certain affiliations that may exist between directors of MCO and rated entities, and between entities who hold ratings from MIS and have also publicly reported to the SEC an ownership interest in MCO of more than 5%, is posted annually at [www.moodyratings.com](#) under the heading "Shareholder Relations — Corporate Governance — Director and Shareholder Affiliation Policy."

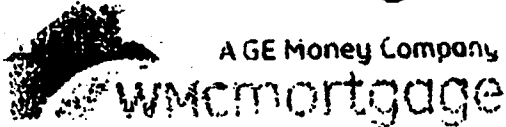
For Australia only: Any publication into Australia of this document is pursuant to the Australian Financial Services License of MOODY'S affiliate, Moody's Investors Service Pty Limited ABN 61 003 399 657 AFSL 336969 and/or Moody's Analytics Australia Pty Ltd ABN 94 105 136 972 AFSL 383569 (as applicable). This document is intended to be provided only to "wholesale clients" within the meaning of section 761G of the Corporations Act 2001. By continuing to access this document from within Australia, you represent to MOODY'S that you are, or are accessing the document as a representative of, a "wholesale client" and that neither you nor the entity you represent will directly or indirectly disseminate this document or its contents to "retail clients" within the meaning of section 761G of the Corporations Act 2001. MOODY'S credit rating is an opinion as to the creditworthiness of a debt obligation of the issuer, not on the equity securities of the issuer or any form of security that is available to retail clients. It would be dangerous for "retail clients" to make any investment decision based on MOODY'S credit rating. If in doubt you should contact your financial or other professional adviser.

Case 12-12020 (MG)

Page 33 of 77

Exhibit 3

EXHIBIT 3



WMC Mortgage Corp., 3100 Thornton Avenue, Burbank, California 91504
800 542 6503 • www.wmc mortgage.com

for (818) 615 1071

February 24, 2006

KAREN ROZIER
7957 DAHLIA CIRCLE
BUENA PARK, CA 90620

Dear KAREN ROZIER,

In an effort to maintain the highest level of customer service, WMC Mortgage Corp. routinely conducts self-audits of our originated loans. A review of your file indicated that the payment stream and/or other amounts disclosed (such as the finance charge and/or APR) on your final Truth-In-Lending Statement were based on an outdated index that was different than the one that should have been used. Enclosed with this letter is a new Final Truth-in-Lending Disclosure Statement, which reflects the correct payment stream and/or other disclosed amounts based on the index that should have been used.

Also enclosed are two (2) copies, for each person who is entitled to a copy, of the Notice of the Right to Cancel. Because your loan includes a three business day right to cancel period, and WMC is sending you a revised TIL Disclosure Statement, you have three business days to cancel this loan if you choose to. The instructions on the Notice will explain how the process works.

The monthly payments that you are making now, and the payments you will make during the remainder of the fixed rate period, are not affected in any way by this change. This change does not affect the terms of your loan, as outlined in the note and your other loan documents.

If you have any questions related to this correspondence, please do not hesitate to contact WMC; at (866) 642-2962.

Sincerely,

WMC Mortgage Corp.

EXHIBIT

Libor was used
shall have been used

replied @
WMCdirect.com
to calculate payments
Freddy very like
manager Robert
53
A

EXHIBIT 14

Case 12-12020 (MG)

Page 35 of 77

Exhibit 4

EXHIBIT 4

Names of Borrower(s): KAREN M ROZIER
 Borrower Mailing: 7957 DAHLIA CIRCLE, BUENA PARK, CA 90620
 Property Location: 7957 DAHLIA CIRCLE, BUENA PARK, CA 90620
 Lender: WMC MORTGAGE CORP., 3100 THORNTON AVENUE, SUITE 200, CA 91504
 *UPDATED MAY 31, 2006

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
9.902 %	\$1,392,567.70	\$576,326.66	\$1,968,894.36

You have the right to receive at this time an Itemization of the Amount Financed.
☒ I want an itemization. ☐ I do not want an itemization.

Payment Schedule

Number of Payments	Monthly Payments of	Payments are Due Monthly beginning:	Number of Payments	Monthly Payments of	Payments are Due Monthly beginning:
36	3,312.00	February 1, 2006			
6	4,752.00	February 1, 2009			
6	5,232.00	August 1, 2009			
12	5,400.00	February 1, 2010			
299	5,749.86	February 1, 2011			
1	5,750.22	January 1, 2036			

NOTICE: DURING THE FIRST SIXTY (60) MONTHS INTEREST ONLY PAYMENTS WILL BE REQUIRED TO BE MADE. THIS MEANS THAT THE REGULAR MONTHLY PAYMENT WILL NOT REDUCE THE AMOUNT OWED DURING THE FIRST SIXTY (60) MONTHS OF YOUR LOAN.
 YOUR INTEREST RATE MAY CHANGE DURING THE 'INTEREST ONLY PERIOD' EVERY 6 MONTHS BEGINNING AFTER THE FIRST CHANGE DATE AS DESCRIBED IN SECTION 4 OF THE NOTE.

Assuming the index remains unchanged for the life of the loan. The index used to calculate the APR is 4.990 %.

- ☐ This loan has a demand feature
☒ Variable Rate: Disclosures about the variable rate feature have been provided to you earlier.
☐ Variable Rate Not Applicable

Security: ☐ You are giving a security interest in the property being purchased
☒ Other (describe): 7957 DAHLIA CIRCLE, BUENA PARK, CA 90620

Late Charge: If payment is 15 days late, the penalty charge is 5.000 % of the payment.
 The minimum late charge is N/A. The maximum late charge is N/A.

Filing Fees/Recording Fees: \$

Prepayment: If you pay off this loan early, you ☒ may ☐ will not have to pay a penalty. And you ☐ may ☒ will not be entitled to a refund of part of the finance charge.

Assumption: Someone buying your home
☒ will not be allowed to assume the remainder of this mortgage on the original terms.
☐ may, subject to conditions, be allowed to assume the remainder of this mortgage on the original terms.

Required Deposit: The annual percentage rate does not take into account your required deposit.
 Property Insurance is required to obtain credit and may be obtained from anyone you want who is acceptable to this Lender.

☒ Property Insurance is not available through Lender.
☐ If you obtain Property Insurance from _____, you will pay \$ _____ for a term of _____
 CREDIT LIFE AND DISABILITY INSURANCE are not required to obtain credit and will not be provided at the time of closing. You may be offered these plans after closing, but they are not in effect at this time. No such insurance will be in force until you have completed an application, the insurance company has issued the policy, and the effective date of that policy has been provided.

See your loan documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

'e' means estimate

I/we acknowledge receipt of a completed copy of this disclosure. SIGNED AND DATED:

Karen M Rozier 15 June 06
 - Borrower - KAREN M ROZIER - DATE -



DATE: December 23, 2005 *
BORROWER(S): KAREN M ROZIER
* UPDATED MAY 31, 2006

Loan #: 11432468
Serv #: 11432468

PROPERTY ADDRESS: 7957 DAHLIA CIRCLE, BUENA PARK, CA 90620

ITEMIZATION OF THE AMOUNT FINANCED OF \$ 576,326.66

Amount given to you directly
Amount paid on or credited to your account

Amount Paid to Others on Your Behalf		Amount	Amount included in Finance Charge and APR
Origination Fee to:	WMC MORTGAGE CORP.	\$	
Discount Fee to:	WMC MORTGAGE CORP.	\$	
Appraisal Fee to:	(United By Lending)	\$	
Credit Report Fee to:	(United By Lending)	\$	
Lender's Inspection Fee to:	WMC MORTGAGE CORP.	\$	
Mortgage Ins. Application Fee to:		\$	
Assumption Fee:	WMC MORTGAGE CORP.	\$	
Buydown Fee to:	Buydown Fee	\$	
Interest: From:	January 4, 2006 To: January 1, 2006	\$ -326.66 (2)	X
PMI/MIP Fee:		\$	
Mortgage Insurance Fee to:		\$	
Hazard Insurance Premium		\$	
VA Funding Fee:		\$	
Settlement Fee to:	Settlement Fee	\$	
Abstract or Title Search to:		\$	
Title Examination Fee to:		\$	
Title Insurance Binder to:		\$	
Document Preparation Fee to:		\$	
Notary Fee to:		\$	
Attorney's Fee to:		\$	
Title Insurance Fee to:		\$	
Lender Coverage to:	Lender Coverage	\$	
Owner Coverage to:	Owner Coverage	\$	
Recording Fees to:		\$	
City/County/Stamp to:		\$	
State Tax/Stamp to:		\$	
Survey Fee to:		\$	
Pest Inspection Fee to:		\$	
Other Fee to:	Origination Fee to Broker (United By Lending)	\$	
Other Fee to:	AKA COMP-GOODS & SERVICES 04-24 POC by Lender \$8,640.00 (United)	\$	
Other Fee to:	*Tax Contrast Fee to Fidelity National	\$	
Other Fee to:	Processing Fee to Broker (United By Lending)	\$	
Other Fee to:	*Document Preparation Fee to WMC	\$	
Other Fee to:	*Flood Determination to First American Flood Data DB	\$	
Other Fee to:	*Administration Fee to WMC	\$	
Other Fee to:	Application Fee to Broker (United By Lending)	\$	
Other Fee to:	BROKER FEE	\$	
Other Fee to:		\$	
Other Fee to:	Misc. Insurance	\$	
Other Fee to:	Courier Fee to Settlement Agent	\$	
Other Fee to:		\$	
Other Fee to:		\$	
Other Fee to:		\$	
Other Fee to:		\$	
Other Fee to:		\$	
Other Fee to:		\$	
Other Fee to:		\$	
Total Prepaid Finance Charges:		\$	-326.66

Karen M Rozier 1 JUNE 06
- Borrower - KAREN M ROZIER - Date -



Source: 100-443880-101

LENDING AND MORTGAGE COMP.

DATE: December 22, 1998

LOAN NO: [REDACTED]
TYPE: [REDACTED]

TYPE: CONTRACTS 0044

3106 THORNTON AVENUE SUDBURY, ON N1C 5E4
BONNERS: JAMES H ROYER

* UPDATED MAY 31, 2006

ADDRESS: 7957 DANIELA CIRCLE
CITY/STATE/ZIP: BUCKLE PASS, CA 90629
PROPERTY: 7957 DANIELA CIRCLE BUCKLE PASS, CA 90629

You are entering into a transaction that will result in a savings of approximately 10 percent on your home. You have a legal right under Federal law to cancel this transaction, without cost, within **THREE BUSINESS DAYS** from whichever of the following events occurs **LAST**:

- (1) The date of the transaction, which is Dec 10, 1964;
 (2) The date you receive your Truth in Lending disclosure; or
 (3) The date you received this notice of your right to cancel.

If you cancel the association, the mortgage/loan/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/loan/security interest on your home has been cancelled, and we must return to you any money or property you have given us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is important or useful for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 28 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

3100 Thornton Ave. (Call Center)

BORNEO, CA 91504

You may use any written statement that is signed and dated by you and shows your intention to cancel and/or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you elect by mail or telegram, you must send the notice no later than MIDNIGHT of June 5, 2006
(or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver
your written notice in person or by other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

CONSUMER'S SIGNATURE

DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

Fore of Legum June 06
" NOCTUR - KAREN H. NOCTUR - DATE "

1980-1981 1981-1982 1982-1983 1983-1984 1984-1985 1985-1986 1986-1987 1987-1988 1988-1989 1989-1990 1990-1991 1991-1992 1992-1993 1993-1994 1994-1995 1995-1996 1996-1997 1997-1998 1998-1999 1999-2000 2000-2001 2001-2002 2002-2003 2003-2004 2004-2005 2005-2006 2006-2007 2007-2008 2008-2009 2009-2010 2010-2011 2011-2012 2012-2013 2013-2014 2014-2015 2015-2016 2016-2017 2017-2018 2018-2019 2019-2020 2020-2021 2021-2022 2022-2023 2023-2024 2024-2025 2025-2026 2026-2027 2027-2028 2028-2029 2029-2030 2030-2031 2031-2032 2032-2033 2033-2034 2034-2035 2035-2036 2036-2037 2037-2038 2038-2039 2039-2040 2040-2041 2041-2042 2042-2043 2043-2044 2044-2045 2045-2046 2046-2047 2047-2048 2048-2049 2049-2050 2050-2051 2051-2052 2052-2053 2053-2054 2054-2055 2055-2056 2056-2057 2057-2058 2058-2059 2059-2060 2060-2061 2061-2062 2062-2063 2063-2064 2064-2065 2065-2066 2066-2067 2067-2068 2068-2069 2069-2070 2070-2071 2071-2072 2072-2073 2073-2074 2074-2075 2075-2076 2076-2077 2077-2078 2078-2079 2079-2080 2080-2081 2081-2082 2082-2083 2083-2084 2084-2085 2085-2086 2086-2087 2087-2088 2088-2089 2089-2090 2090-2091 2091-2092 2092-2093 2093-2094 2094-2095 2095-2096 2096-2097 2097-2098 2098-2099 2099-2100 2100-2101 2101-2102 2102-2103 2103-2104 2104-2105 2105-2106 2106-2107 2107-2108 2108-2109 2109-2110 2110-2111 2111-2112 2112-2113 2113-2114 2114-2115 2115-2116 2116-2117 2117-2118 2118-2119 2119-2120 2120-2121 2121-2122 2122-2123 2123-2124 2124-2125 2125-2126 2126-2127 2127-2128 2128-2129 2129-2130 2130-2131 2131-2132 2132-2133 2133-2134 2134-2135 2135-2136 2136-2137 2137-2138 2138-2139 2139-2140 2140-2141 2141-2142 2142-2143 2143-2144 2144-2145 2145-2146 2146-2147 2147-2148 2148-2149 2149-2150 2150-2151 2151-2152 2152-2153 2153-2154 2154-2155 2155-2156 2156-2157 2157-2158 2158-2159 2159-2160 2160-2161 2161-2162 2162-2163 2163-2164 2164-2165 2165-2166 2166-2167 2167-2168 2168-2169 2169-2170 2170-2171 2171-2172 2172-2173 2173-2174 2174-2175 2175-2176 2176-2177 2177-2178 2178-2179 2179-2180 2180-2181 2181-2182 2182-2183 2183-2184 2184-2185 2185-2186 2186-2187 2187-2188 2188-2189 2189-2190 2190-2191 2191-2192 2192-2193 2193-2194 2194-2195 2195-2196 2196-2197 2197-2198 2198-2199 2199-2200 2200-2201 2201-2202 2202-2203 2203-2204 2204-2205 2205-2206 2206-2207 2207-2208 2208-2209 2209-2210 2210-2211 2211-2212 2212-2213 2213-2214 2214-2215 2215-2216 2216-2217 2217-2218 2218-2219 2219-2220 2220-2221 2221-2222 2222-2223 2223-2224 2224-2225 2225-2226 2226-2227 2227-2228 2228-2229 2229-2230 2230-2231 2231-2232 2232-2233 2233-2234 2234-2235 2235-2236 2236-2237 2237-2238 2238-2239 2239-2240 2240-2241 2241-2242 2242-2243 2243-2244 2244-2245 2245-2246 2246-2247 2247-2248 2248-2249 2249-2250 2250-2251 2251-2252 2252-2253 2253-2254 2254-2255 2255-2256 2256-2257 2257-2258 2258-2259 2259-2260 2260-2261 2261-2262 2262-2263 2263-2264 2264-2265 2265-2266 2266-2267 2267-2268 2268-2269 2269-2270 2270-2271 2271-2272 2272-2273 2273-2274 2274-2275 2275-2276 2276-2277 2277-2278 2278-2279 2279-2280 2280-2281 2281-2282 2282-2283 2283-2284 2284-2285 2285-2286 2286-2287 2287-2288 2288-2289 2289-2290 2290-2291 2291-2292 2292-2293 2293-2294 2294-2295 2295-2296 2296-2297 2297-2298 2298-2299 2299-2300 2300-2301 2301-2302 2302-2303 2303-2304 2304-2305 2305-2306 2306-2307 2307-2308 2308-2309 2309-2310 2310-2311 2311-2312 2312-2313 2313-2314 2314-2315 2315-2316 2316-2317 2317-2318 2318-2319 2319-2320 2320-2321 2321-2322 2322-2323 2323-2324 2324-2325 2325-2326 2326-2327 2327-2328 2328-2329 2329-2330 2330-2331 2331-2332 2332-2333 2333-2334 2334-2335 2335-2336 2336-2337 2337-2338 2338-2339 2339-2340 2340-2341 2341-2342 2342-2343 2343-2344 2344-2345 2345-2346 2346-2347 2347-2348 2348-2349 2349-2350 2350-2351 2351-2352 2352-2353 2353-2354 2354-2355 2355-2356 2356-2357 2357-2358 2358-2359 2359-2360 2360-2361 2361-2362 2362-2363 2363-2364 2364-2365 2365-2366 2366-2367 2367-2368 2368-2369 2369-2370 2370-2371 2371-2372 2372-2373 2373-2374 2374-2375 2375-2376 2376-2377 2377-2378 2378-2379 2379-2380 2380-2381 2381-2382 2382-2383 2383-2384 2384-2385 2385-2386 2386-2387 2387-2388 2388-2389 2389

● 1997年12月1日，中国第一家民营证券公司——浙江证券有限责任公司成立。

Case 12-12020 (MG)

Page 39 of 77

Exhibit 5

EXHIBIT 5

GMAC Mortgage, LLC
PO Box 780

PAGE 1
DATE 01/20/11

Waterloo

IA 50704-0780

HISTORY FOR ACCOUNT [REDACTED] 1144

----- MAIL ----- PROPERTY -----

KAREN ROZIER

7957 DAHLIA CIR

7957 DAHLIA CIR

BUENA PARK

CA 90620-0000 BUENA PARK

CA 90620-0000

DATES		CURRENT BALANCES		UNCOLLECTED	
PAID TO	11/01/07	PRINCIPAL	574669.63	LATE CHARGES	-2358.06
NEXT DUE	12/01/07	ESCROW	-27264.74	OPTIONAL INS	0.00
LAST PMT	11/23/07	UNAPPLIED FUND	0.00	INTEREST	0.00
AUDIT DT	10/03/06	UNAPPLIED CODES		FEES	-3795.00
		BUYDOWN FUND	0.00	----- YEAR TO DATE -----	
LAST ACTIVITY		BUYDOWN CODE		INTEREST	0.00
12/31/10				TAXES	0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
012908	FB	110107	11.25	11	PROP INSPECTION FEE	
021908	FB	110107	85.00	164	CORP ADV 3 DRM	
022808	UFU	110107	UNAPPLIED FUNDS (1)		3304.35	BALANCE 3304.35
022808	SRA	110107	3304.35	.00	.00	.00
022808	FB	110107	11.25	11	PROP INSPECTION FEE	
022908	UFU	110107	UNAPPLIED FUNDS (1)		-3304.35	BALANCE 0.00
022908	SRO	110107	-3304.35	.00	.00	.00
031808	ITR	110107	OLD INV 40404	25	P-BAL 574669.63	INT .00
			NEW INV 42369	1	PERCENT OWNED .0000	ACTION CD 000
032108	FB	110107	11.25	11	PROP INSPECTION FEE	
042308	UI	110107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-826.05*
042308	AA	110107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-826.05*
042308	FB	110107	11.25	11	PROP INSPECTION FEE	
050508	UI	110107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	826.05*
050508	AA	110107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	826.05*
050508	AA	110107	.00	.00	.00	.00
050508	AA	110107	.00	.00	.00	.00
052208	FB	110107	11.25	11	PROP INSPECTION FEE	
052308	ITR	110107	OLD INV 42369	1	P-BAL 574669.63	INT .00
			NEW INV 96360	1	PERCENT OWNED .0000	ACTION CD 000
061908	UI	110107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-1156.47*
061908	AA	110107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-1156.47*

INQ 1379

EXHIBIT 23

Case 12-12020 (MG)

Page 41 of 77

Exhibit 6

EXHIBIT 6

Identifier:0810021144

Doc Type:LSMT

GMAC Mortgage

3481 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

04/29/08

FORECLOSURE REPAYMENT AGREEMENT

KAREN ROZIER

7957 DAHLIA CIR
BUENA PARK CA 90620-0000

RE: Account Number 0810021144
Property Address 7957 DAHLIA CIR
BUENA PARK CA 90620-0000

KAREN ROZIER ("Customer") and GMAC Mortgage, LLC ("Lender"), in consideration for the mutual covenants set forth in this Foreclosure Repayment Agreement (the "Agreement"), hereby agree as follows:

1. There is an outstanding debt to the Lender pursuant to a note and mortgage or deed of trust or equivalent security instrument (the "Mortgage") executed on 12/23/05, in the original principal amount of \$576000.00.
2. The account is presently in default for non-payment to Lender of the 12/01/07 installment and all subsequent monthly payments due on the Mortgage for principal, interest, escrows and charges. *GM accepts responsibility for ignoring my phone calls, letters and rejecting my payments.*
3. The amount necessary to cure the default is \$96434.89 plus such additional amounts that are presently due under the terms of the loan documents as of 04/29/08, and will increase until the default in the account is brought current. *I do not agree to pay the trust fees because I believe GM acted in bad faith when they prematurely foreclosed on house.*
4. Lender has instituted foreclosure proceedings against the property securing the Mortgage indebtedness, which proceedings will continue until the default(s) described herein is/are brought current under the terms of the Mortgage, or otherwise cured as provided for in this Agreement.
5. Notwithstanding the foregoing, Lender agrees to suspend but not terminate foreclosure activity on the default account, provided we receive the executed Agreement and we receive the initial installment in the amount of \$6608.26 no later than MONTHLY. This executed Agreement can be mailed or faxed to us at:

Apr 29 08 03:01p


US000044

Identifier:0810021144

Doc Type:LEMIT

04/29/08
Account Number 0810021144
Page Two

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Watson, IA 50702
Fax: 866-340-5043

-  6. Pursuant to your request you agree to pay the remainder of the default, \$, as indicated in the Payment Schedule enclosed and made a part hereof by reference. Customer understands that payments due under the Payment Schedule may include amounts due for real-estate taxes and insurance, and the Payment Schedule amounts may, in such event, have to be increased, at the sole option of the Lender, if the items for such escrow purposes should increase during the duration of the Agreement.

7. All payments under this Agreement, including the regular monthly payments, shall be made in certified funds or cashier's check, shall include the account number on the Customer's check or on a written attachment to the check, and shall be sent to the following address:

GMAC Mortgage, LLC
Attention: Default Payment Processor
3451 Hammond Avenue
Watson, IA 50702

Additional methods of remitting payments under this agreement are:

- Money Gram using a Receive Code of 04/25/08
- Western Union using a Code City and State of

If payment is tendered in any other form, Lender may return the payment and invoke any remedies available under the loan documents and this Agreement.

8. In the event we do not receive timely payment called for under this Agreement, Lender may, without further notice to Customer, undertake or continue collection or foreclosure activities. In such event, any payments tendered under this Agreement shall be applied to the account in the manner specified in the Mortgage, and there will be no right to a refund of the tendered funds. In the event Lender chooses to accept any payment not in the full amount called for under this Agreement, such acceptance shall not be deemed a waiver of Lender's right to declare a default under this Agreement. Upon any default in meeting the terms of this Agreement, any such payments received under the terms of this Agreement shall be applied first against the default in the account, with the excess, if any, then applied according to the terms of the Mortgage. The parties expressly understand and agree time shall be of the essence as to the obligation under this Agreement.

Apr 29 08 03:01p

US000045

Identifier:0810021144

Doc Type:LSMT

04/29/08

Account Number 0810021144

Page Three

9. Customer understands and agrees that all other provisions, covenants and agreements set forth in the Mortgage shall remain in force and effect during the duration of this Agreement and thereafter, and this Agreement shall not constitute a modification or extension of the Mortgage.

10. If a notice of a new or subsequent bankruptcy is received during the duration of this Agreement, the Agreement will automatically be voided.

11. Acceptance of any payment hereunder shall not constitute a cure nor be deemed a waiver of the existing default, and in no manner shall such acceptance prejudice any rights of Lender to proceed with the Trustee Sale Action noticed in the Notice of Default, and shall not constitute a violation of California Code of Civil Procedure Section 726.580(a), 580(d) (the One Form of Action Rule), and shall not invalidate the Notice of Default. *Customer expressly relinquishes and waives any rights, claims and defenses Customer may have under any of the Code of Civil Procedure Sections or under the Loan with regard to any whole or partial payments, whether current, past or future.* **NO, I don't.**

12. If any additional amounts are added to the loan to be collected that have not been addressed in this agreement, those amounts will need to be paid at the conclusion of this agreement, *provided customer accepts these amounts are legitimate. I will not give GM a pass for hiring Latina Dawn as a bad employee.*

Notice: This is an attempt to collect a debt, and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above-referenced account, not as a personal liability.

If you have any additional questions, please contact us at 800-850-4622, extension .

Loss Mitigation Department
Loan Servicing

Enclosure

COA COA :
8'd

COA COA :
8'd

Apr 29 08 03:02p

US000046

Identifier:0810021144

Doc Type:LSMIT

Exhibit C continued Pg 21 of 26

04/29/08
Account Number 0810021144
Page Four

*****CERTIFIED FUNDS ONLY*****

NOTE: There is no grace period during this Agreement. Pursuant to your request and in order to cure the default on this account, all payments must be received on or before the due date.

RECEIVED AND AGREED:

Karen Rozier (Seal)
KAREN ROZIER
Customer

which should not be 4/15
since this was not sent
until 4/29!
4/29/2008
Date

Customer

4 pages returned w/ comments. GM acknowledges they also sent this late.

Upon receipt of the signed agreement, we as the Servicer will also execute to indicate our concurrence with this agreement.

Shirley Hunsman 4/29/08
Servicer

5:15

SIGN AND RETURN THIS PAGE ONLY

*****FAX TO 866-340-5243*****

I do not accept your unilateral terms No 4 pages
which relieves GM of all culpability in this matter. You screwed me first while my son lay dying, ignored my phone calls, letters and messages, and now want to deny it happened. NO.

04/29/08

04/29/08

Apr 29 08 03:02p

US000047

Case 12-12020 (MG)

Page 46 of 77

Exhibit 7

EXHIBIT 7

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): KAREN M. ROZIER		FOR COURT USE ONLY							
TELEPHONE NO.: ATTORNEY FOR (Name):		<div style="font-size: 24pt; font-weight: bold; margin-bottom: 10px;">FILED</div> <div style="font-weight: bold; margin-bottom: 10px;">SUPERIOR COURT OF CALIFORNIA COUNTY OF ORANGE CENTRAL JUSTICE CENTER</div> <div style="font-size: 24pt; font-weight: bold; margin-bottom: 10px;">OCT 28 2008</div> <div style="margin-bottom: 10px;">ALAN CARLSON, Clerk of the Court</div> <div style="margin-bottom: 10px;">BY: <u>R. MURRAY</u> DEPUTY</div> <div style="margin-bottom: 10px;">CASE NUMBER: 30-2008</div> <div style="margin-bottom: 10px;">JUDGE: 00217056 DAVID C. VELASQUEZ</div> <div style="margin-bottom: 10px;">DEPT: CX101</div>							
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Orange STREET ADDRESS: 700 Civic Center Drive West MAILING ADDRESS: CITY AND ZIP CODE: Santa Ana, California 92701 BRANCH NAME: Central Justice Center									
Clerk of the Superior Court Civil Complex Center 751 W. Santa Ana Blvd. Santa Ana, Ca 92701									
CASE NAME:									
CIVIL CASE COVER SHEET		Complex Case Designation							
<input checked="" type="checkbox"/> Unlimited (Amount demanded exceeds \$25,000) <input type="checkbox"/> Limited (Amount demanded is \$25,000 or less)		<input type="checkbox"/> Counter <input type="checkbox"/> Joinder Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)							
(Items 1-6 below must be completed (see instructions on page 2).)									
1. Check one box below for the case type that best describes this case:									
<table border="0" style="width: 100%;"><tr><td style="vertical-align: top; width: 33%;">Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) Other PIP/DWD (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PIP/DWD (23) Non-PIP/DWD (Other) Tort <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input type="checkbox"/> Other non-PIP/DWD tort (35) Employment <input type="checkbox"/> Wrongful termination (39) <input type="checkbox"/> Other employment (15)</td><td style="vertical-align: top; width: 33%;">Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) Real Property <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (25) Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input checked="" type="checkbox"/> Other judicial review (39)</td><td style="vertical-align: top; width: 33%;">Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20) Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)</td></tr></table>				Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) Other PIP/DWD (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PIP/DWD (23) Non-PIP/DWD (Other) Tort <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input type="checkbox"/> Other non-PIP/DWD tort (35) Employment <input type="checkbox"/> Wrongful termination (39) <input type="checkbox"/> Other employment (15)	Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) Real Property <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (25) Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input checked="" type="checkbox"/> Other judicial review (39)	Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20) Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)			
Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46) Other PIP/DWD (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PIP/DWD (23) Non-PIP/DWD (Other) Tort <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input type="checkbox"/> Other non-PIP/DWD tort (35) Employment <input type="checkbox"/> Wrongful termination (39) <input type="checkbox"/> Other employment (15)	Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37) Real Property <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (25) Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38) Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input checked="" type="checkbox"/> Other judicial review (39)	Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41) Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20) Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42) Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)							
2. This case <input checked="" type="checkbox"/> is <input type="checkbox"/> is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management: <table border="0" style="width: 100%;"><tr><td style="vertical-align: top; width: 50%;">a. <input type="checkbox"/> Large number of separately represented parties</td><td style="vertical-align: top; width: 50%;">d. <input checked="" type="checkbox"/> Large number of witnesses</td></tr><tr><td style="vertical-align: top;">b. <input checked="" type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve</td><td style="vertical-align: top;">e. <input checked="" type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court</td></tr><tr><td style="vertical-align: top;">c. <input checked="" type="checkbox"/> Substantial amount of documentary evidence</td><td style="vertical-align: top;">f. <input type="checkbox"/> Substantial postjudgment judicial supervision</td></tr></table>				a. <input type="checkbox"/> Large number of separately represented parties	d. <input checked="" type="checkbox"/> Large number of witnesses	b. <input checked="" type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve	e. <input checked="" type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court	c. <input checked="" type="checkbox"/> Substantial amount of documentary evidence	f. <input type="checkbox"/> Substantial postjudgment judicial supervision
a. <input type="checkbox"/> Large number of separately represented parties	d. <input checked="" type="checkbox"/> Large number of witnesses								
b. <input checked="" type="checkbox"/> Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve	e. <input checked="" type="checkbox"/> Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court								
c. <input checked="" type="checkbox"/> Substantial amount of documentary evidence	f. <input type="checkbox"/> Substantial postjudgment judicial supervision								
3. Remedies sought (check all that apply): a. <input type="checkbox"/> monetary b. <input type="checkbox"/> nonmonetary; declaratory or injunctive relief c. <input checked="" type="checkbox"/> punitive									
4. Number of causes of action (specify):									
5. This case <input type="checkbox"/> is <input checked="" type="checkbox"/> is not a class action suit.									
6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)									
Date: 28 OCTOBER 2008 KAREN M. ROZIER Karen M. Rozier (SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)									

NOTICE

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

Page 1 of 2

Karen M. Rozier
7957 Dahlia Circle
Buena Park, CA 90620
(714) 522-4188

FILED
SUPERIOR COURT OF CALIFORNIA
COUNTY OF ORANGE
CENTRAL JUSTICE CENTER

OCT 28 2008

SUPERIOR COURT OF CALIFORNIA, COUNTY OF ORANGE
Central Division 700 Civic Center Dr. West Santa Ana, CA 92701-4645
ALAN CARLSON, Clerk of the Court

BY: R. VAVRA DEPUTY

In re Karen M. Rozier,

Plaintiff, Pro se

Case No.

Vs.

30-2008

GMAC Mortgage, LLC, and Mortgage
Electronic Registration System,

Defendants

00217056

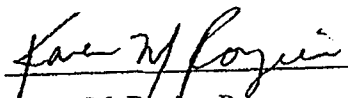
JUDGE DAVID C. VELASQUEZ
DEPT. CX101

PETITION FOR JUDICIAL REVIEW

I, Karen M. Rozier, petition the court for a judicial hearing regarding the legality of the proposed seizure and sale of my real and personal property as described in the Exhibit (A) Notice of Default.

I declare that I am the rightful owner of the property located at 7957 Dahlia Circle Buena Park, California as described by Exhibit (B).

Submitted by:


Karen M. Rozier, Pro se

Dated: 28 October 2008

**THIS CASE IS SUBJECT TO
MANDATORY ELECTRONIC FILING
PURSUANT TO RULE 308 OF THE LOCAL RULES
OF THE SUPERIOR COURT OF CALIFORNIA, COUNTY OF ORANGE**

Case 12-12020 (MG)

Page 49 of 77

Exhibit 8

EXHIBIT 8

Recorded in Official Records, Orange County
Tom Oaly, Clerk-Recorder
9.00

2011000126176 01:46pm 03/09/11

83 401 A32 1

0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00

Requested and Prepared by:
ETS Services, LLC

When Recorded Mail To:
ETS Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120

Loan No.: 1144
TS No: GM-278944-C

110113731

ASSIGNMENT OF DEED OF TRUST

For Value Received, the undersigned corporation hereby grants, assigns, and transfers to:

Bank of America, National Association as successor by merger to LaSalle Bank National
Association as Trustee RAMP 2007RP1

all beneficial interest under that certain Deed of Trust dated: 12/23/2005 executed by *KAREN M.
ROZIER, A MARRIED WOMAN AS HER SOLE AND SEPARATE PROPERTY, as Trustor(s), to
WESTWOOD ASSOCIATES, A CALIFORNIA CORPORATION, as Trustee, and recorded as
Instrument No. 2006000006922, on 1/4/2006, in Book XX, Page XX of Official Records, in the
office of the County Recorder of Orange County, California together with the Promissory Note
secured by said Deed of Trust and also all rights accrued or to accrue under said Deed of Trust.

DATE: 3-3-2014

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Maribel Telles
Maribel Telles Assistant Secretary

State of TEXAS) SS.
County of Dallas)

On 3/3/14 before me, Ginger Harrison Notary Public, personally
appeared Maribel Telles who proved to me on the basis of
satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and
acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and
that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the
person(s) acted, executed the instrument.

I certify under penalty of perjury under the laws of the State of TEXAS that the foregoing
paragraph is true and correct.

WITNESS my hand and official seal.

Signature Ginger Harrison (Seal)

